

<b>FORM B1</b> <div style="display: flex; justify-content: space-between;"> <span><b>United States Bankruptcy Court</b></span> <span><b>Voluntary Petition</b></span> </div> <div style="display: flex; justify-content: space-between;"> <span><u>Northern</u> District of <u>IL</u> Eastern Div</span> </div>	
Name of Debtor (if individual, enter Last, First, Middle): <u>Reed, Carol Ann</u>	Name of Joint Debtor (Spouse) (Last, First, Middle): <u>N/A</u>
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <u>None</u>	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <u>N/A</u>
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <u>324-72-7269</u>	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <u>N/A</u>
Street Address of Debtor (No. & Street, City, State & Zip Code): <u>7951 S. Clyde #2FL Front</u> <u>Chicago, IL 60617</u>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <u>N/A</u>
County of Residence or of the Principal Place of Business: <u>Cook</u>	County of Residence or of the Principal Place of Business: <u>N/A</u>
Mailing Address of Debtor (if different from street address): <u>Same</u>	Mailing Address of Joint Debtor (if different from street address): <u>N/A</u>
Location of Principal Assets of Business Debtor (if different from street address above): <u>N/A</u>	

**Information Regarding the Debtor (Check the Applicable Boxes)**

Venue (Check any applicable box)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

<b>Type of Debtor (Check all boxes that apply)</b> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank	<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
<b>Nature of Debts (Check one box)</b> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<b>Filing Fee (Check one box)</b> <input type="checkbox"/> Full Filing Fee attached <input checked="" type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

<b>Chapter 11 Small Business (Check all boxes that apply)</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	
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**Statistical/Administrative Information (Estimates only)**

☐ Debtor estimates that funds will be available for distribution to unsecured creditors.

☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <u>Reed, Carol Ann</u>	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: <u>N/A</u>	Case Number: <u>N/A</u>	Date Filed: <u>N/A</u>	
District: <u>N/A</u>	Relationship: <u>N/A</u>	Judge: <u>N/A</u>	
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X <u>Carol A. Reed</u> Signature of Debtor  X _____ Signature of Joint Debtor <u>773-440-2300</u> Telephone Number (If not represented by attorney) <u>10/15/08</u> Date		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
<b>Signature of Attorney</b>  X _____ Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address  Telephone Number  Date		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  X _____ Signature of Attorney for Debtor(s)                      Date	
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X _____ Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual  Date		<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
		<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. <u>Carol A. Reed</u> Printed Name of Bankruptcy Petition Preparer <u>324-72-7269</u> Social Security Number (Required by 11 U.S.C. § 110(c).) <u>751 S. Clyde #2FL Front</u> Address <u>Chicago, IL 60617</u>	
		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  X <u>Carol A. Reed</u> Signature of Bankruptcy Petition Preparer <u>10/15/08</u> Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.	

In re Reed, Carol Ann  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<u>None</u>				

Total ▶

(Report also on Summary of Schedules.)

In re Reed, Carol Ann  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	✓			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Savings w/ Tricentury Bank		\$ 50
3. Security deposits with public utilities, telephone companies, landlords, and others.	✓			
4. Household goods and furnishings, including audio, video, and computer equipment.		TV, Bedroom set, microwave, pots/pans, dishes/Flatware		\$ 200
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books + Family picture		\$ 40
6. Wearing apparel.		Necessary wearing apparel		\$ 75
7. Furs and jewelry.	✓			
8. Firearms and sports, photographic, and other hobby equipment.	✓			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	✓			
10. Annuities. Itemize and name each issuer.	✓			

In re Reed, Carol Ann  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	✓			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	✓			
13. Interests in partnerships or joint ventures. Itemize.	✓			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	✓			
15. Accounts receivable.	✓			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	✓			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	✓			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	✓			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	✓			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	✓			
21. Patents, copyrights, and other intellectual property. Give particulars.	✓			
22. Licenses, franchises, and other general intangibles. Give particulars.	✓			

Form B6B-cont.  
(10/89)

In re Reedy, Carol Ann,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE B -PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.	✓			
24. Boats, motors, and accessories.	✓			
25. Aircraft and accessories.	✓			
26. Office equipment, furnishings, and supplies.	✓			
27. Machinery, fixtures, equipment, and supplies used in business.	✓			
28. Inventory.	✓			
29. Animals.	✓			
30. Crops - growing or harvested. Give particulars.	✓			
31. Farming equipment and implements.	✓			
32. Farm supplies, chemicals, and feed.	✓			
33. Other personal property of any kind not already listed. Itemize.	✓			
<p>_____ continuation sheets attached</p>			Total▶	\$ 365.00

(Include amounts from any continuation  
sheets attached. Report total also on  
Summary of Schedules.)

Form B6C  
(6/90)

In re Reed, Carol Ann  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- ☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
<u>Savings Account</u> Tricentury Bank Acct # XX 1508		\$ 50	\$ 50
<u>Household goods</u> TV, Bedroom set, microwave, pots/pans, dishes/Flatware		\$ 200	\$ 200
<u>Apparel</u> Necessary wearing apparel		\$ 75	\$ 75
<u>Books + pictures</u> Books + Family pictures		\$ 40	\$ 40

In re Reed, Carol Ann  
Debtor

Document

Page 8 of 41

Case No. \_\_\_\_\_

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.



Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					

\_\_\_\_\_ continuation sheets attached

Subtotal  
(Total of this page)

\$

Total

\$

(Use only on last

page)

(Report total also on Summary of Schedules)



Form BGE  
(12/03)

In re Reed, Carol Ann  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Form BGE  
(12/03)

In re Reed, Carol Ann  
Debtor

Case No. \_\_\_\_\_  
(if known)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_\_ continuation sheets attached

In re Reed, Carol Ann  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)Taxes and Certain Other Debts  
TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <u>5039328510</u> <u>City of Chgo/Bureau of</u> <u>Parking</u> <u>P.O. Box 88292</u> <u>Chgo, IL 60680</u>			<u>Tickets</u>					<u>\$3214</u>
ACCOUNT NO. <u>5039328510</u> <u>City of Chgo Dept of</u> <u>Revenue</u> <u>P.O. Box 4941</u> <u>Chgo, IL 60680-4911</u>			<u>Collection</u>					<u>\$100</u>
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. \_\_\_\_\_ of \_\_\_\_\_ sheets attached to Schedule of Creditors  
Holding Priority ClaimsSubtotal ▶ \$  
(Total of this page)\$3314

(Use only on last page of the completed Schedule E.)

Total ▶

3314

(Report total also on Summary of Schedules)

In re Reed, Carol Ann

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1GNCS13WSY 2116315 Greater Chgo Finance Bankruptcy Dept 8331 W. Roosevelt Forest Park, IL 60130			Reason: 2000 chev Blazer Repo 2008  Date:  Value: \$5400				\$7644.39
ACCOUNT NO. 324727269 Jeffro Furniture Company Bankruptcy Dept 1941 E. 71st Street Chgo, IL 60642			Reason: Sofa + Love Set Destroyed by water damage  Date: 11/04				\$1150
ACCOUNT NO. 107007 500 Fast Cash Bankruptcy Dept 2533 N. Carson #5000 Carson City, NV 89706			Reason: Payday Loan  Date 6/05				\$450
ACCOUNT NO. 405193194 Ameri Credit Bankruptcy Dept P.O. Box 183853 Arlington, TX 76016			Reason: Deficiency Repo'd/surr'd Auto				
1 continuation sheets attached							Subtotal
							Total
							\$ 9244.39
							\$ 9244.39

(Report also on Summary of Schedules)

(12/03)

In re Reed, Carol Ann  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODERTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 368470 Ameri loan Bankruptcy Dept 2533 N. Carson #4976 Carson City, NV 89706			Reason: Payday Loan Date: 6/05				\$400
ACCOUNT NO. 324727269 Atlantic Federal Credit Union Bankruptcy Bank P.O. Box 618 Kenilworth, NJ 07033			Reason: NSF Checks Date: 2005				\$150
5175052407046628 ACCOUNT NO. Capital One Bankruptcy Dept P.O. Box 790216 Saint Louis, MO 63179			Reason: Credit Card Date: 2004				\$950
ACCOUNT NO 0049777762 Cingular Wireless Bankruptcy Dept 3231 N. Green River Rd Evansville, IN 47715			Reason: Cellular Service Date: 2005				\$180
4106370010232207 ACCOUNT NO. Columbus Bank + Trust GA Bankruptcy Dept P.O. Box 105555 Atlanta, GA 30348			Reason: Credit Card Date: 2004				\$700
Sheet no. <u>2</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
							Subtotal
							(Total of this page)
							Total
							\$ 2380.00
							\$ 11624.39

(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules)

In re Reed, Carol Ann  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 324727269 Comcast Cable Bankruptcy Dept P.O. Box 7890 Southeastern, PA 19348- 3006			Reason: Cable Bill Date: 2004				\$ 2,300
ACCOUNT NO. 101612268 Debt Recovery Solution, LLC Bankruptcy Dept 700 Merchants Concourse Westbury, NY 11590-5114			Reason: Cellular Service Date: 1997				\$ 200
ACCOUNT NO. 7407058 Encore Receivable Management Bankruptcy Dept P.O. Box 3330 Olathe, KS 66063-3330			Reason: Cellular Service Date: 2000				\$ 800
5421160030187902 ACCOUNT NO. FCNB Bankruptcy Dept P.O. Box 2638 Omaha, NE 68103-2638			Reason: Credit Card Date: 2004				\$ 600
ACCOUNT NO. 6950270 Harvard Collection Services Bankruptcy Dept 4834 N. Elston Ave Chgo, IL 60630			Reason: Housing/Rental/ Lease Date: 2004				\$ 1300
Sheet no. <u>3</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal							\$ 5200.00
(Total of this page)							
Total							\$ 16824.39

(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules)

In re Reed, Carol Ann  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 324727269 IL Dept of Employment Sec. Bankruptcy Dept P.O. Box 19286 Springfield, IL 62794			Reason: Overpayment of Benefits Date: 2005				\$ 4386
ACCOUNT NO. 324727269 IL Dept of Employment Sec. Bankruptcy Dept P.O. Box 19286 Springfield, IL 62794			Reason: Overpayment of Benefits Date: 2007-2008				
ACCOUNT NO. 1019350344 Jefferson Capital Systems Bankruptcy Dept 16 McLeland Road St Cloud, MN 56303 Refer# BP437145			Reason: Credit Card Date: 2005				\$ 900
ACCOUNT NO 599138 Mercy Physician Billing Bankruptcy Dept 36072 Eagle Way Chgo, IL 60678			Reason: Medical Services Date: 2005				\$ 6300
ACCOUNT NO 7080083523 Millenium Credit Consultant Bankruptcy Dept P.O. Box 18160 West St. Paul, MN 55118 - 0160			Reason: Credit Union Date: 2001				\$ 1025
Subtotal (Total of this page)							\$ 12411.00
Total							\$ 29435.39

Sheet no. 4 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules)

(12/03)

In re Reed, Carol Ann

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBITOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 324727269 National Title Loans Bankruptcy Dept 2419 Kirkwood Hwy Elsmere, DE 19805			Reason: Payday Loan Date: 2005				\$400
ACCOUNT NO. 324727269 National Opportunities Bankruptcy Dept 42 Reads Way Manor, DE 19720			Reason: Payday Loan Date: 2005				\$350
ACCOUNT NO. 629237734 NCO Financial Systems Bankruptcy Dept P.O. Box 41418 Philadelphia, PA 19101			Reason: Utility Bill Date: 2001				\$500
ACCOUNT NO. 324727269 One Click Cash Bankruptcy Dept 2533 N Carson #5024 Carson city, NV 89706			Reason: Payday Loan Date: 2005				\$325
ACCOUNT NO. 3104198505 Park Danson Bankruptcy Dept P.O. Box 248 Gastonia, NC 28053			Reason: Utility Bill Date: 2001				\$1250
Sheet no. <u>5</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal							\$ 2825.00
(Total of this page)							
Total							\$ 32260.39

(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules)



(12/03)

In re Reedy, Carol Ann,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7500031951743 Peoples Gas Bankruptcy Dept 130 E. Randolph Dr Chgo, IL 60601-6207			Reason: Utility Bill Date: 7/03				\$1000
ACCOUNT NO. 33390 Platinum B Service Bankruptcy Dept Fax: 866-599-5161			Reason: Payday Loan Date: 6/05				\$350
ACCOUNT NO. 3971929/0154013 Rome Financial Services Bankruptcy Dept 541 N. Fairbanks Court Chgo, IL 60611			Reason: Credit Extended to debtor Date: 2003				\$600
ACCOUNT NO. 0548535752-4 Sprint PCS Bankruptcy Dept P.O. Box 219718 Kansas City, Mo 64121- 9718			Reason: Utility Bill Date: 2005				\$300
ACCOUNT NO. 4651042 Malcolm S. Gerald and Associates, Inc Bankruptcy Dept 332 S. Michigan Ave #606 Chgo, IL 60604			Reason: Credit Card Date: 2008				\$624
Sheet no. <u>6</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
							Subtotal
							(Total of this page)
							Total
							\$ 2874.00
							\$ 35134.39

(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules)

(12/03)

In re \_\_\_\_\_,

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 02879 Dr. Elizabeth W. Pryor 5220 S. Harper Ave Chgo, IL 60615			Reason: Dental Services Date: 2007				\$ 438
ACCOUNT NO. 324727269 Balaban Furniture Bankruptcy Dept 4717 S. Ashland Ave Chgo, IL 60609			Reason: Computer Destroyed by water damage Date: 2007				\$ 1339
ACCOUNT NO. 708452 Torres Credit Services Bankruptcy Dept 27 Fairview St #301 Carlisle, PA 17015			Reason: Utility Bill Date: 11/06				\$ 443
ACCOUNT NO. 324727269 Cavalry Portfolio Service Bankruptcy Dept 4050 E. Cotton Center Blv Phoenix, AZ 85040			Reason: NSF Check Date: 6/06				\$ 89
ACCOUNT NO. 4096547543 Dependon Collection Service Bankruptcy Dept 7627 W. Lake St 210 River Forest, IL 60305			Reason: Medical Service Date: 2/05				\$ 326
<div style="display: flex; justify-content: space-between;"> <div>Sheet no. <u>1</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</div> <div> Subtotal <span style="font-size: 1.2em;">➤</span>  (Total of this page)  Total <span style="font-size: 1.2em;">➤</span> </div> </div>							\$ 2635.00 \$ 37769.39

(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules)

In re \_\_\_\_\_  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <u>2980193784</u> Northwest Collectors Bankruptcy Dept 3601 Algonquin Rd #23 Rolling Meadows, IL 60068			Reason: Medical Service Date: 12/04				\$ 99
ACCOUNT NO. <u>324727269</u> Providian Financial Bankruptcy Dept P.O. Box 9180 Pleasanton, CA 94566			Reason: Credit Card Date: 4/03				\$ 292
ACCOUNT NO. <u>10078728</u> United Collect Bur Inc Bankruptcy Dept 5620 Southwyck Blvd Ste Toledo, OH 43614			Reason: Medical Service Date: 8/03				\$187
ACCOUNT NO. <u>13202706</u> United Collect Bur, Inc 5620 Southwyck Blvd Ste Toledo, OH 43614 Attn: Bankruptcy Dept			Reason: Medical Service Date: 3/05				\$ 321
ACCOUNT NO. <u>508126</u> Local Net Bankruptcy Dept 170 Lawrence Bell #110 W. Williamsville, NY 14221			Reason: Internet Services Date: 2008				\$ 52
Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) <u>\$ 951.00</u>
							Total <u>\$ 38720.39</u>

(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 20631480 USCB Corporation Bankruptcy Dept P.O. Box 75 Archbald, PA 18403			Reason: Education On-line  Date: 6/2008				\$ 848
ACCOUNT NO. 2564432 Peoples Bank Bankruptcy Dept P.O. Box 1750 Paris, TX 75460-1750			Reason: Bank Account  Date: 10/2007				\$300
ACCOUNT NO. 7800432343 Jay K. Levy & Associates Bankruptcy Dept 155 Revere Drive #2 Northbrook, IL 60062-1558			Reason: Bank Account  Date: 3/2008				\$300
ACCOUNT NO. TP 039913 Clerk of the Circuit Court of Cook County Bankruptcy Dept 50 West Washington #1005 Chgo, IL 60602			Reason: NSF Check  Date: 5/2008				\$75
ACCOUNT NO. 12232048 Arnold Scott Harris P.C. Bankruptcy Dept 600 W. Jackson Blvd #20 Chgo, IL 60680-5625			Reason: Ticket  Date: 1/2008				\$100
Subtotal (Total of this page)							\$ 1623.00
Total							\$ 40343.39

Sheet no. 9 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F )  
(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

In re Reed, Carol Ann  
Debtor

Case No. \_\_\_\_\_  
(If known)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 08-1719712 Kerry A. Walsh East View Park Condo Assoc 2 North LaSalle #1300 Chicago, IL 60602			Reason: Housing / Renting / Lease  Date: 8/2008				\$ 3295
ACCOUNT NO. 515599004940973 Orchard Bank Bankruptcy Dept P.O. Box 80084 Salinas, CA 93912-0084			Reason: Credit Card  Date: 8/07				\$ 1000
ACCOUNT NO. 512284805105323 Imagine Bankruptcy Dept P.O. Box 136 Newark, NJ 07101-0136			Reason: Credit Card  Date: 3/07				\$ 800
ACCOUNT NO. 324727269 TCF Bank Bankruptcy Dept 800 Burr Ridge Pkwy Burr Ridge, IL 60126			Reason: Bank Account  Date: 2000-2007				
ACCOUNT NO. 2988041 Stamps Com Bankruptcy Dept P.O. Box 120398 Dallas, TX 75312-6398			Reason: Stamp Account  Date: 8/08				\$ 40
Subtotal (Total of this page)							\$ 5135.00
Total							\$ 45478.39

Sheet no. 10 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F )  
(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

In re Reed, Carol Ann  
Debtor

Case No. \_\_\_\_\_  
(If known)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <u>324727269</u> EarthLink, Inc Bankruptcy Dept 1375 Peachtree Street N.W., Level A Atlanta, GA 30309			Reason: Internet Service				
ACCOUNT NO. <u>324727269</u> Netzero, Inc Bankruptcy Dept 2550 Townsgate Road Westlake Village, CA 91361			Reason: Internet Service				
ACCOUNT NO. <u>324727269</u> America Online Bankruptcy Dept P.O. Box 1600 Ogden, UT 84401			Reason: Internet Service				
ACCOUNT NO. <u>F156369</u> Barrister Collection Services Bankruptcy Dept P.O. Box 77103 Atlanta, GA 30357			Reason: Education On-line Date: 2/2008				
ACCOUNT NO. <u>1598742</u> Arrow Financial Services Bankruptcy Dept 21031 Network Place Chgo, IL 60678-1031			Reason: Education Date: 4/2008				

Sheet no. 11 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	\$ 0
Total	\$ 45478.39

(Use only on last page of the completed Schedule F )  
(Report total also on Summary of Schedules)

(12/03)

In re Reed, Carol Ann  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. 324727269 Chex Systems Bankruptcy Dept 12005 Ford Rd # 600 Dallas, TX 75234-7253			Reason: NSF Check					
ACCOUNT NO. 324727269 Equifax Check Service Bankruptcy Dept P.O. Box 30046 Tampa, FL 33630			Reason: NSF Check					
ACCOUNT NO. 324727269 Telecheck Bankruptcy Dept 5251 Westheimer Houston, TX 77056			Reason: NSF Check					
ACCOUNT NO. 6034909 Multiband Bankruptcy Dept Department 1929 Denver, CO 80271-1929			Reason: Cable Service					
ACCOUNT NO. 324727269 DirecTV, Inc Bankruptcy Dept P.O. Box 6550 Greenwood Village, CO 80155-6550			Reason: Cable Service					
Sheet no. <u>12</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) Total	\$ <u>45478.39</u>

(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

In re Reed, Carol Ann  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7132886890685 AT + T Bankruptcy Dept P.O. Box 8100 Aurora, IL 60507-8100			Reason: Phone Bill Date: 5/08				\$ 900
ACCOUNT NO. 4447962145278721 NCO Financial Systems Bankruptcy Dept P.O. Box 60500 City of Industry, CA 91716-0500			Reason: Credit Card Date: 1/08				\$ 462
ACCOUNT NO. 36241661350516 HH1 I.C. Systems, INC Bankruptcy Dept P.O. Box 64886 St. Paul, MN 55164-0886			Reason: Credit Card Date: 2/08				\$ 580
ACCOUNT NO. 324727269 Com Ed Bankruptcy Dept 2100 Swiss Dr Oak Brook, IL 60525			Reason: Utility Bill Date: 2004				\$ 900
ACCOUNT NO. Canady, Jackson, + Reed Inc 7951 S. Clyde Ave Chgo, IL 60617			Reason: Housing   Renting   Lease Date: 9/08 - 9/09				
Subtotal (Total of this page)							\$ 2842.00
Total							\$ 48320.39

Sheet no. 13 of 1 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules)



**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <u>AC0537764</u> <u>Ashworth College</u> <u>430 Technology Parkway</u> <u>Norcross, GA 30092</u>			Reason: Education Date: 10/28/05				
ACCOUNT NO. <u>F156369</u> <u>Stratford Career Inst.</u> <u>1010 Vermont Ave. #805</u> <u>Washington, DC 20005</u>			Reason: Education Date: 8/3/07				
ACCOUNT NO.  							
ACCOUNT NO.  							
ACCOUNT NO.  							
Subtotal (Total of this page)							\$ <u>0</u>
Total							\$ <u>48,320.39</u>

Sheet no. 14 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules)

In re Reedy, Carol Ann,  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

**NOTE:** A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<u>None</u>	

Form B6H  
(6/90)

In re Reed, Carol Ann,  
Debtor

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<u>None</u>	

In re Reed, Carol Ann  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: <u>Single</u>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP <u>Anthony Dotson</u> <u>Jessie Reed</u>	AGE <u>16 yrs old</u> <u>15 yrs old</u>
Employment:	DEBTOR	SPOUSE
Occupation <u>Medical Assistant</u>		
Name of Employer <u>Satwant S. Kingra, M.D.</u>		
How long employed <u>1 month</u>		
Address of Employer <u>2733 W. 87th St</u> <u>Evergreen Park, IL</u>		

**Income:** (Estimate of average monthly income)  
Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)  
Estimated monthly overtime

DEBTOR	SPOUSE
\$ <u>1296.00</u>	\$ <u>N/A</u>
\$ <u>0</u>	\$ <u>N/A</u>

SUBTOTAL

\$ <u>1296.00</u>	\$ <u>N/A</u>
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## LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify: \_\_\_\_\_)

\$ <u>36.06</u>	\$ <u>N/A</u>
\$ <u>0</u>	\$ <u>N/A</u>
\$ <u>0</u>	\$ <u>N/A</u>
\$ <u>0</u>	\$ <u>N/A</u>

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>36.00</u>	\$ <u>N/A</u>
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TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>1259.94</u>	\$ <u>N/A</u>
-------------------	---------------

Regular income from operation of business or profession or farm  
(attach detailed statement)  
Income from real property  
Interest and dividends  
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.  
Social security or other government assistance  
(Specify) \_\_\_\_\_  
Pension or retirement income  
Other monthly income  
(Specify) \_\_\_\_\_

\$ <u>0</u>	\$ <u>N/A</u>
\$ <u>0</u>	\$ <u>N/A</u>
\$ <u>0</u>	\$ <u>N/A</u>
\$ <u>0</u>	\$ <u>N/A</u>
\$ <u>0</u>	\$ <u>N/A</u>
\$ <u>0</u>	\$ <u>N/A</u>
\$ <u>0</u>	\$ <u>N/A</u>
\$ <u>0</u>	\$ <u>N/A</u>

TOTAL MONTHLY INCOME

\$ <u>1259.94</u>	\$ <u>N/A</u>
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TOTAL COMBINED MONTHLY INCOME \$ 1259.94

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Reed, Carol Ann  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>825</u>
Are real estate taxes included? Yes _____ No <u>✓</u>	
Is property insurance included? Yes _____ No <u>✓</u>	
Utilities Electricity and heating fuel	\$ <u>100</u>
Water and sewer	\$ <u>0</u>
Telephone	\$ <u>72</u>
Other <u>Cable</u>	\$ <u>72</u>
Home maintenance (repairs and upkeep)	\$ <u>0</u>
Food	\$ <u>300</u>
Clothing	\$ <u>100</u>
Laundry and dry cleaning	\$ <u>30</u>
Medical and dental expenses	\$ <u>0</u>
Transportation (not including car payments)	\$ <u>50</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>0</u>
Charitable contributions	\$ <u>0</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>0</u>
Life	\$ <u>0</u>
Health	\$ <u>0</u>
Auto	\$ <u>0</u>
Other	\$ <u>0</u>
Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ <u>0</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ <u>0</u>
Other	\$ <u>0</u>
Other	\$ <u>0</u>
Alimony, maintenance, and support paid to others	\$ <u>0</u>
Payments for support of additional dependents not living at your home	\$ <u>0</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0</u>
Other	\$ <u>0</u>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$ <u>1549</u></b>

**[FOR CHAPTER 12 AND 13 DEBTORS ONLY]**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ _____
B. Total projected monthly expenses	\$ _____
C. Excess income (A minus B)	\$ _____
D. Total amount to be paid into plan each _____ (interval)	

United States Bankruptcy Court  
Northern District Of IL Eastern Div

In re Reed, Carol Ann  
Debtor

Case No. \_\_\_\_\_

Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.  
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. *Property to Be Surrendered.*

Description of Property

Creditor's name

X No property

b. *Property to Be Retained*

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)

Date: 10/15/08

Carol A. Reed  
Signature of Debtor

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Reed, Carol Ann  
Printed or Typed Name of Bankruptcy Petition Preparer

324-72-7269  
Social Security No.  
(Required by 11 U.S.C. § 110(c).)

7951 S. Clyde #212 Front  
Chgo, IL 60617  
Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X Carol A. Reed  
Signature of Bankruptcy Petition Preparer

10/15/08  
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Form 7  
(12/03)

**FORM 7. STATEMENT OF FINANCIAL AFFAIRS**

**UNITED STATES BANKRUPTCY COURT**

Northern DISTRICT OF IL Eastern Div

In re: Reed, Carol Ann  
(Name)  
Debtor

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

☒ None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

**2. Income other than from employment or operation of business**

None  
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**3. Payments to creditors**

None  
☒

- a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF  
PAYMENTS

AMOUNT  
PAID

AMOUNT  
STILL OWING

None  
☒

- b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR  
AND RELATIONSHIP TO DEBTOR

DATE OF  
PAYMENT

AMOUNT  
PAID

AMOUNT  
STILL OWING

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  
☒

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATION

STATUS OR  
DISPOSITION



None  
☒

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

None  
☐

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Greater Chgo Finance	2008	2000 Chev Blazer \$6000

**6. Assignments and receiverships**

None  
☒

- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None  
☒

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

None  
☒

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

None  
☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None  
☒

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**10. Other transfers**

None  
☒

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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**11. Closed financial accounts**

None  
☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None  
☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None  
☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  
☒

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None  
☐

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
54538 S. East View Park Chgo, IL 60615	Same	9/2004 - 8/2008

**16. Spouses and Former Spouses**

None  
☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  
☒

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  
☐

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  
☒

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR  
DISPOSITION

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**18. Nature, location and name of business**

None  
☒

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None  
☒

- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None  
☒

- a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None  
☒

- b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None  
☒

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None  
☒

- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

None  
☒

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT  
OF INVENTORY  
(Specify cost, market or other basis)

None  
☒

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES  
OF CUSTODIAN  
OF INVENTORY RECORDS

**21 . Current Partners, Officers, Directors and Shareholders**

None  
☒

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None  
☒

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None  
☒

- a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None  
☒

- b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None  
☒

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None  
☒

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION      TAXPAYER IDENTIFICATION NUMBER (EIN)

---

**25. Pension Funds.**

None  
☒

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND      TAXPAYER IDENTIFICATION NUMBER (EIN)

---

\* \* \* \* \*



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/15/08

Signature  
of Debtor

Carol A. Reed

Date \_\_\_\_\_

Signature  
of Joint Debtor  
(if any)

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

Signature

Carol A. Reed

Carol Ann Reed  
Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

\_\_\_\_ continuation sheets attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571*

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Carol Ann Reed  
Printed or Typed Name of Bankruptcy Petition Preparer

7951 S. Clyde #2FL  
Chgo, IL 60617  
Address

324-72-7269  
Social Security No.  
(Required by 11 U.S.C. § 110(c).)

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X Carol A. Reed  
Signature of Bankruptcy Petition Preparer

10/15/08  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.*